

What is Claimed is:

1. An automated method of settling a dispute among adverse parties involving monetary values, submitted by the adverse parties, comprising:

receiving an engagement request from a first entity to engage an automated dispute resolution system, for a claim, and to be bound by a resolution of the claim transmitted from the automated dispute resolution system;

receiving an engagement indication from a second entity, adverse to the first entity with respect to the claim, to engage the automated dispute resolution system for the claim;

encouraging at least one of the first entity or second entity with a facilitator communication;

receiving a series of at least two monetary demands and a power round demand from the first entity;

receiving a series of at least two settlement offers from the second entity;

maintaining inaccessibility of the monetary demands from the second entity;

15 maintaining inaccessibility of the settlements offers from the first entity;

comparing a first demand of the series of monetary demands with a first settlement offer in a first round to determine if a first difference between the first monetary demand and the first settlement offer is within a predetermined guideline;

if, in the first round, the first difference is within the predetermined guideline,

20 transmitting a successful dispute resolution notification to the first entity and the second entity;

if, in the first round, the first difference is not within the predetermined guideline, comparing a second demand of the series of monetary demands with a second settlement

offer in a second round to determine if a second difference between the second monetary demand and the second settlement offer is within the predetermined guideline;

if, in the second round, the second difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first entity and the second

5 entity;

if, in the second round, the second difference is not within the predetermined guideline, initiating a third round as a power round by comparing the power round demand of the series monetary demands with one settlement offer, from the series of at least two settlement offers, to determine if a power round difference between the power round demand

10 and the one settlement offer is within a predetermined power round guideline;

if, in the power round, the power round difference is within the predetermined power round guideline, transmitting a successful dispute resolution notification to the first entity and the second entity;

if in any round, the successful dispute resolution notification is transmitted:

15 calculating a settlement payment of a specified value to be paid to the first entity to settle the case;

transmitting notification to the first entity of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to the first entity;

20 offering the plurality of disbursement options for the settlement payment; and

having the first entity select one from among the plurality of the disbursement options for the settlement payment.

2. The method of claim 1 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

asking the first entity for disbursement specific information.

3. The method of claim 1 wherein, if in any round, the successful dispute 5 resolution notification is transmitted, the method further comprises:

automatedly generating documents containing disbursement specific information.

4. The method of claim 1 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

automatedly initiating the settlement payment to the first entity in accord with the 10 selected disbursement option.

5. The method of claim 1 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

15 an insurance product; or

a lump sum payment.

6. The method of claim 1 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

20 an investment vehicle; or

an insurance product.

7. The method of claim 1 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

generating the settlement payment to be paid to the first entity by the second entity which incorporates a windfall amount adjustment.

8. The method of claim 1 further including:

prompting at least one of the first entity or second entity, prior to at least one of the 5 first, second or third rounds, for submission of a monetary value using a statement that does not reveal any demand to the second entity or any settlement offer to the first entity.

9. The method of claim 1 further including:

automatedly generating case settlement documents containing dispute specific information for transmission to the adverse parties.

10. 10. A method comprising:

aggregating a plurality of values into a group value;

evaluating a pair of values for a claim in a round of at least two rounds, one of the values in the pair being the group value;

determining that the pair of values satisfies at least one settlement criterion;

15 communicating a settlement message if the at least one settlement criterion is satisfied;

calculating a settlement payment of a specified value to be paid to the at least one entity to be paid to settle the case;

transmitting notification of the settlement payment;

20 transmitting an offer to select from a plurality of disbursement options to the at least one entity to be paid; and

having the at least one entity to be paid select one from among the plurality of the disbursement options for the settlement payment.

11. The method of claim 10 further including:

asking the at least one entity to be paid for disbursement specific information.

12. The method of claim 10 further including:

automatedly generating documents containing disbursement specific information.

5 13. The method of claim 10 further including:

automatedly initiating the settlement payment to the at least one entity to be paid in accord with the selected disbursement option.

14. The method of claim 10 wherein the plurality of disbursement options include at least two of:

10 a non-monetary payment-in-kind;
an investment vehicle;
an insurance product; or
a lump sum payment.

15. The method of claim 10 wherein the plurality of disbursement options include

15 a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;
an investment vehicle; or
an insurance product.

16. The method of claim 10 further including:

20 aggregating monetary amounts submitted by a group as a single monetary submission; and

using the single monetary submission as the other of the pair.

17. The method of claim 10 further including:

designating an entity to be opted out of a negotiation.

18. The method of claim 10 wherein the plurality of values includes at least one value submitted by each member of a group, the method further including:

identifying, to an adversary of the group for the claim, each member of the group.

5 19. A method comprising:

evaluating a plurality of paired values for a claim in a plurality of rounds;

determining that none of the plurality of paired values satisfies at least one settlement criterion;

performing a power round evaluation of values, one of the values having been

10 submitted by a first entity with respect to the claim and another of the values having been submitted by a second entity, adverse to the first entity with respect to the claim;

communicating a settlement message if the power round evaluation indicates that at least one power round settlement criterion is satisfied;

calculating a settlement payment of a specified value to be paid to whomever of 15 among the first entity or the second entity is to be paid to settle the case;

transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to the entity to be paid; and

having the entity to be paid select one from among the plurality of the disbursement 20 options for the settlement payment.

20. The method of claim 19 further including:

asking the entity to be paid for disbursement specific information.

21. The method of claim 19 further including:

automatedly generating documents containing disbursement specific information.

22. The method of claim 19 further including:

automatedly initiating the settlement payment to the entity to be paid in accord with the selected disbursement option.

5 23. The method of claim 19 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

10 a lump sum payment.

24. The method of claim 19 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

15 an insurance product.

25. The method of claim 19 further including:

receiving an agreement from a party to perform the power round evaluation.

26. The method of claim 19 further including:

determining that the power round evaluation of values should occur based upon a

20 system parameter.

27. The method of claim 26 wherein the determining includes:

identifying a first engaging party.

28. The method of claim 19 wherein the determining includes:

determining that the power round evaluation of values should occur by analyzing a differential in at least one pair of the plurality of paired values against at least another of the plurality of paired values.

29. The method of claim 19 wherein the determining includes:

5 determining that the power round evaluation of values should occur based upon a relationship between at least one pair of the plurality of paired values and achieved settlements.

30. The method of claim 19 further including:

receiving an agreement from a party to an adjustment from a normal payment amount
10 in return for performing the power round evaluation.

31. The method of claim 19 wherein the performing the power round evaluation includes:

determining that the two values satisfy the at least one power round settlement criterion.

15 32. The method of claim 29 wherein the at least one power round settlement criterion is the at least one settlement criterion.

33. The method of claim 29 wherein the at least one power round settlement criterion differs from the at least one settlement criterion.

34. The method of claim 19 wherein the performing the power round evaluation
20 includes:

determining whether any of the plurality of paired values satisfies at least one power round settlement criterion.

35. The method of claim 19 further including:

aggregating a plurality of submissions into a group value; and
using the group value as one of the values in a pair.

36. The method of claim 35 wherein the at least one power round settlement criterion and the at least one settlement criterion differ.

5 37. A dispute settlement method comprising:

- receiving a claim submitted by an initiator for a dispute resolution negotiation;
- subsequent to the receiving of the claim, receiving a first value from the initiator and a first value from a second entity, adverse to the initiator for the claim, the first value from the initiator and the first value from the second entity differing from each other by a
- 10 differential amount;
- comparing the differential amount against a predetermined settlement criterion;
- determining that the predetermined settlement criterion is satisfied by the differential amount;
- calculating a settlement payment using the first values such that the initiator receives
- 15 a windfall benefit;
- informing the initiator and the second entity of the settlement payment;
- calculating a settlement payment of a specified value to be paid to whomever among the initiator and the second entity is the entity to be paid to settle the case;
- transmitting notification of the settlement payment;
- 20 transmitting an offer to select from a plurality of disbursement options to the entity to be paid; and
- having the entity to be paid select one from among the plurality of the disbursement options for the settlement payment.

38. The method of claim 37 wherein the method further comprises:

asking the entity to be paid for disbursement specific information.

39. The method of claim 37 wherein the method further comprises:

automatedly initiating the settlement payment to the entity to be paid in accord with

5 the selected disbursement option.

40. The method of claim 37 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

41. The method of claim 37 wherein the plurality of disbursement options include
at least two of:

10 a non-monetary payment-in-kind;
an investment vehicle;
an insurance product; or
a lump sum payment.

42. The method of claim 37 wherein the plurality of disbursement options include

15 a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;
an investment vehicle; or
an insurance product.

43. The method of claim 37 wherein the calculating comprises:

20 if the first value from the initiator is less than the first value from the second entity
and the settlement payment will be paid from the second entity to the initiator, establishing
the settlement payment at a greater amount than a normal payment amount.

44. The method of claim 43 wherein the normal payment amount is between the first values.

45. The method of claim 43 wherein the normal payment amount is a median of the first values.

5 46. The method of claim 37 wherein the calculating includes:

if the first value from the initiator is greater than the first value from the second entity and the settlement payment will be paid from the initiator to the second entity, establishing the settlement payment at a lesser amount than a normal payment amount.

47. The method of claim 46 wherein the normal payment amount is between the first values.

10 48. The method of claim 46 wherein the normal payment amount is a median of the first values.

49. The method of claim 37 wherein the calculating the settlement payment using the first values such that the initiator receives the windfall benefit includes:

15 equating the settlement payment to the first value from the second entity.

50. The method of claim 37 wherein the first value from the initiator is one of a plurality of first values from the initiator and the first value from a second entity is one of a plurality of first values from the second entity, the method further comprising:

prompting the initiator using a non-revealing encouraging statement from a facilitator.

20 51. A method comprising:

settling a case by processing at least one demand submitted by a claimant and at least one corresponding offer submitted by a second entity for a claim in accordance with a

preselected criterion agreed to by the claimant and the second entity, the at least one demand and at least one corresponding offer being different from each other;

calculating a settlement payment of a specified value to be paid to the claimant to settle the case;

5 transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to claimant; and

having the claimant select one from among the plurality of the disbursement options for the settlement payment.

10 52. The method of claim 51 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

53. The method of claim 51 wherein the method further comprises:

asking the claimant for disbursement specific information.

54. The method of claim 51 wherein the method further comprises:

15 automatedly initiating a providing of the settlement payment to the claimant in accord with the selected disbursement option

55. The method of claim 51 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

20 an investment vehicle;

an insurance product; or

a lump sum payment.

56. The method of claim 51 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

5 an insurance product.

57. The method of claim 54 wherein the providing includes:

configuring data for receipt by a stored value device which, when the data is received, will cause a stored value to be increased by the specified amount.

58. The method of claim 54 wherein the providing includes:

10 crediting a payment card account, registered to the claimant, with the specified amount.

59. The method of claim 54 wherein the payment card account is at least one of a credit card, debit card, charge card, entertainment card account.

60. The method of claim 54 wherein the providing includes:

15 initiating a wire transfer, in the specified amount, to an account of the claimant.

61. The method of claim 54 wherein the providing includes:

electronically initiating an irrevocable transfer of property valued at the specified amount to the claimant.

62. The method of claim 54 wherein the providing includes:

20 crediting an affinity program account registered to the claimant according to the specified amount.

63. The method of claim 54 wherein the providing includes:

electronically initiating an irrevocable transfer of an ownership interest to the claimant in the specified amount.

64. The method of claim 54 wherein the providing includes:

electronically initiating issuance of an insurance product for the settlement amount.

5 65. A method of consummating an on-line dispute resolution negotiation comprising:

determining that two non-equal values, submitted by adverse parties to a dispute, satisfy an at least one a claim settlement criterion in a round of at least two rounds such that a payment will be made from one of the adverse parties to the other of the adverse parties;

10 calculating a settlement payment of a specified value to be paid to the adverse party to be paid to settle the case;

transmitting notification of the settlement payment;

automatedly generating settlement documents for the dispute for the adverse parties;

15 transmitting an offer to select from a plurality of disbursement options to the adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the disbursement options for the settlement payment.

66. The method of claim 65 wherein the method further comprises:

asking the adverse party to be paid for disbursement specific information.

20 67. The method of claim 65 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

68. The method of claim 65 wherein the method further comprises:

automatedly initiating the settlement payment to the adverse party be paid in accord with the selected disbursement option.

69. The method of claim 65 wherein the plurality of disbursement options include at least two of:

- 5 a non-monetary payment-in-kind;
- an investment vehicle;
- an insurance product; or
- a lump sum payment.

70. The method of claim 65 wherein the plurality of disbursement options include 10 a combination of a partial monetary payment and at least one of:

- a non-monetary payment-in-kind;
- an investment vehicle; or
- an insurance product.

71. The method of claim 65 wherein the generating further comprises:

15 creating a settlement agreement identifying the adverse parties.

72. The method of claim 65 wherein the generating further comprises:

creating a stipulation of dismissal.

73. The method of claim 72 further comprising:

creating a case caption for inclusion in the stipulation of dismissal.

20 74. The method of claim 65 wherein the generating further comprises:

creating a release.

75. A claim resolution method comprising:

testing non-equal values, submitted by adverse parties for a claim, for satisfaction of a condition;

if the condition is not satisfied, testing non-equal power round values, one from each of the adverse parties for the claim, for satisfaction of a power round condition; and

5 calculating a binding settlement payment, when the power round condition is satisfied by the non-equal power round values, of an amount at least equal to a lowest of the non-equal values.

transmitting notification of the binding settlement payment;

transmitting an offer to select from the plurality of disbursement options to the 10 adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the disbursement options for the binding settlement payment.

76. The method of claim 75 wherein the method further comprises:

asking the adverse party to be paid for disbursement specific information.

15 77. The method of claim 75 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

78. The method of claim 75 wherein the method further comprises:

automatedly initiating the binding settlement payment to the adverse party be paid in accord with the selected disbursement option.

20 79. The method of claim 75 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

80. The method of claim 75 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

5 a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

81. A claim resolution method comprising:

receiving non-equal values, submitted by adverse parties for a claim, at least one of

10 the non-equal values having been submitted following a communication of a facilitating message regarding the claim, conveyed from an automaton facilitator to at least one of the adverse parties;

testing the non-equal values in at least two rounds for satisfaction of a condition;

calculating a binding settlement payment, when the condition is satisfied in a round by the

15 non-equal values, of an amount at least equal to a lower of the pair of the non-equal values;

transmitting notification of the binding settlement payment;

transmitting an offer to select from a plurality of disbursement options to the adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the

20 disbursement options for the binding settlement payment.

82. The method of claim 81 wherein the method further comprises:

accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the binding settlement payment.

83. The method of claim 81 wherein the method further comprises:
asking the adverse party to be paid for disbursement specific information.

84. The method of claim 81 wherein the method further comprises:
automatedly generating documents containing disbursement specific information.

5 85. The method of claim 81 wherein the method further comprises:
automatedly initiating the binding settlement payment to the adverse party be paid in
accord with the selected disbursement option.

86. The method of claim 81 wherein the plurality of disbursement options include
at least two of:

10 a non-monetary payment-in-kind;
an investment vehicle;
an insurance product; or
a lump sum payment.

87. The method of claim 81 wherein the plurality of disbursement options include
15 a combination of a partial monetary payment and at least one of:
a non-monetary payment-in-kind;
an investment vehicle; or
an insurance product.

88. A dispute resolution method for resolving a claim among adverse parties, the
20 method comprising:
testing non-equal values, submitted by the adverse parties for the claim, for
satisfaction of a condition;

calculating a binding settlement payment, when the condition is satisfied by the non-equal values, the binding settlement payment incorporating a windfall adjustment when one of the parties is a dispute entry initiator for the claim in an amount at least equal to a lowest of the non-equal values adjusted by either a positive or negative windfall differential amount;

5 transmitting notification of the binding settlement payment;

 transmitting an offer to select from the plurality of disbursement options to the adverse party to be paid; and

 having the adverse party to be paid select one from among the plurality of the disbursement options for the binding settlement payment.

10 89. The method of claim 88 wherein the method further comprises:

 asking the adverse party to be paid for disbursement specific information.

90. The method of claim 88 wherein the method further comprises:

 automatedly generating documents containing disbursement specific information.

91. The method of claim 88 wherein the method further comprises:

15 automatedly initiating the binding settlement payment to the adverse party be paid in accord with the selected disbursement option.

92. The method of claim 88 wherein the method further comprises:

 accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the binding settlement payment.

20 93. The method of claim 88 wherein the plurality of disbursement options include at least two of:

 a non-monetary payment-in-kind;

 an investment vehicle;

an insurance product; or

a lump sum payment.

94. The method of claim 88 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

5 a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

95. A dispute resolution method for resolving a claim among adverse parties, the method comprising:

10 testing non-equal values in rounds, submitted by the adverse parties for the claim, for satisfaction of a condition;

calculating a binding settlement payment, when the condition is satisfied in a round by the non-equal values, of an amount at least equal to a lowest of the non-equal values;

transmitting notification of the binding settlement payment;

15 transmitting an offer to select from the plurality of disbursement options to the adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the disbursement options for the binding settlement payment.

96. The method of claim 95 wherein the method further comprises:

20 asking the adverse party to be paid for disbursement specific information.

97. The method of claim 95 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

98. The method of claim 95 wherein the method further comprises:

automatedly initiating the binding settlement payment to the adverse party be paid in accord with the selected disbursement option.

99. The method of claim 95 wherein the method further comprises:

accepting a datastream from a disbursement structuring entity which provides the

5 plurality of disbursement options for the binding settlement payment.

100. The method of claim 95 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

10 an insurance product; or

a lump sum payment.

101. The method of claim 95 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

15 an investment vehicle; or

an insurance product.

102. A dispute resolution method for resolving a claim between two adverse parties in rounds, the method comprising:

testing non-equal values in at least two rounds, submitted by the adverse parties for

20 the claim, for satisfaction of a condition;

calculating a binding settlement payment, when the condition is satisfied by the non-equal values in a round of the at least two rounds, of an amount at least equal to a lowest of the non-equal values;

automatedly, when the condition is satisfied, generating a settlement document for the claim containing case specific information;

transmitting notification of the binding settlement payment;

transmitting an offer to select from the plurality of disbursement options to the

5 adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the disbursement options for the binding settlement payment.

103. The method of claim 102 wherein the method further comprises:

asking the adverse party to be paid for disbursement specific information.

104. The method of claim 102 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

105. The method of claim 102 wherein the method further comprises:

automatedly initiating the binding settlement payment to the adverse party be paid in accord with the selected disbursement option.

106. The method of claim 102 wherein the method further comprises:

accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the binding settlement payment.

107. The method of claim 102 wherein the plurality of disbursement options include at least two of:

20 a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

108. The method of claim 102 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

5 an insurance product.

109. A method of automated on-line dispute resolution comprising:

maintaining an interface to the internet through which a claimant can submit demands for a claim to a dispute resolution system and receive indications therefrom such that, when the claimant submits multiple demands, via the interface, to the dispute resolution system and

10 the dispute resolution system pairs the multiple demands with offers of settlement for the claim on a one-to-one basis, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is not satisfied, will perform a power round analysis of a demand and an offer in accordance with at least one power round criterion and, following the power round, the claimant will be provided with either a positive or negative

15 indication, via the interface, as to whether or not the at least one power round criterion is satisfied;

the on-line dispute resolution method further comprising:

calculating a settlement payment of a specified value to be paid to the claimant to settle the case;

20 transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to claimant; and

having the claimant select one from among the plurality of the disbursement options for the settlement payment.

110. An on-line dispute resolution method system comprising:

maintaining an interface to the internet through which a claimant can submit a demand for a claim, following receipt by the claimant of an on-line nudge from an automaton facilitator, and receive back a positive or a negative indication for the claim such that, when the claimant submits multiple demands via the interface, the system will pair the multiple demands with offers of settlement for the claim on a one-to-one basis and perform a comparison in accordance with at least one criterion, the claimant will be provided with an indication, via the interface, as to whether or not the at least one criterion is satisfied; the on-line dispute resolution method further comprising:

calculating a settlement payment of a specified value to be paid to the claimant to settle the case;

transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to claimant; and

having the claimant select one from among the plurality of the disbursement options for the settlement payment.

111. A method of automated on-line dispute resolution comprising:

maintaining an interface to the internet through which a claimant can submit demands for a claim to a dispute resolution system and receive indications therefrom such that, when the claimant submits multiple demands via the interface to the dispute resolution system and the dispute resolution system pairs the multiple demands with offers of settlement for the

claim on a one-to-one basis, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is satisfied and the claimant is an initiator for the claim in the system, the claimant will be provided, via the interface, with either an indication that the at least one criterion is satisfied and a settlement payment amount which reflects a

- 5 higher amount relative to a normal payment amount, because the claimant is the initiator;
 - the on-line dispute resolution method further comprising:
 - transmitting notification of the settlement payment;
 - transmitting an offer to select from a plurality of disbursement options to claimant;
 - and
- 10 having the claimant select one from among the plurality of the disbursement options for the settlement payment.

112. The method as claimed in claims 109, 110, or 111 wherein, if a resolution of the dispute is achieved, the method further comprises:

automatedly generating documents containing disbursement specific information.

- 15 113. The method of claim 112 wherein the method further comprises:
 - asking the claimant for disbursement specific information.
114. The method of claim 112 wherein the method further comprises:
 - automatedly initiating the settlement payment to the claimant in accord with the selected disbursement option
115. The method of claim 112 wherein the plurality of disbursement options include at least two of:

- a non-monetary payment-in-kind;
- an investment vehicle;
- an insurance product; or

a lump sum payment.

116. The method of claim 112 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

5 an investment vehicle; or

an insurance product.

117. A system comprising:

a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being

10 adverse to each other with respect to a claim, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other;

an input connectable to an on-line interface for receipt of values therefrom;

an output;

15 memory connected to the input and configured to receive and temporarily store values received from the input;

a processor connected to the memory; and

a computer executable program, the program being structured to, when executed by the processor, accept a pair of values from adverse entities and return a specified result indicator based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values in a normal round and, when the result indicator indicates that the at least one predetermined criterion is not satisfied in the normal round;

the program, when executed by the processor, being further structured to perform a power round analysis of a power round pair of values by applying at least one predetermined power round criterion to the power round pair of values and, when a power round result indicator indicates that the at least one predetermined power round criterion is satisfied,

5 provide a power round payment value for the claim to at least one of the adverse entities via the output;

the program, when executed by the processor, being still further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the
10 adverse party to be paid; and

allow the adverse party to be paid to select via the input one from among the plurality of the disbursement options for the settlement payment.

118. The system of claim 117 wherein the program, when executed by the processor, is still further structured to ask the adverse party to be paid for disbursement
15 specific information.

119. The system of claim 117 wherein the program, when executed by the processor, is still further structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

120. The system of claim 117 wherein the program, when executed by the processor, is still further structured to automatically generate documents containing
20 disbursement specific information.

121. The system of claim 117 wherein the program, when executed by the processor, is still further structured to automatically initiate the settlement payment to the adverse party be paid in accord with the selected disbursement option.

122. The system of claim 117 wherein the plurality of disbursement options

5 include at least two of:

- a non-monetary payment-in-kind;
- an investment vehicle;
- an insurance product; or
- a lump sum payment.

10 123. The system of claim 117 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

- a non-monetary payment-in-kind;
- an investment vehicle; or
- an insurance product.

15 124. The system of claim 117 wherein one of the power round pair of values is the same as one of the pair of values.

125. The system of claim 117 wherein the at least one predetermined criterion and the at least one predetermined power round criterion are different.

126. The system of claim 117 wherein the at least one predetermined criterion and 20 the at least one predetermined power round criterion are the same.

127. A system comprising:

- a automaton-like facilitator including a plurality of non-revealing entity prompts;
- a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being adverse to each other with respect to a claim, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other, at least one of the first value and

5 the second value having been submitted in one of at least two rounds following a communication from the facilitator to either the first entity or the second entity of an entity prompt of the plurality of entity prompts, the entity prompt further being a non-revealing entity prompt; and

a proxy including an input, an output and a computer executable program, the
10 program being structured to, when executing, accept a pair of values from adverse entities via the input and return a result indicator to the proxy based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values, the program being further structured to provide a payment value for the claim to at least one of the adverse entities via the output when the result indicator indicates that the at least one
15 predetermined criterion is satisfied;

the program, when executed by the processor, being further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the adverse party to be paid; and

20 allow the adverse party to be paid to select via the first input one from among the plurality of the disbursement options for the settlement payment.

128. The system of claim 127 wherein the program, when executed by the processor, is still further structured to ask the adverse party to be paid for disbursement specific information.

129. The system of claim 127 wherein the program, when executed by the
5 processor, is still further structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

130. The system of claim 127 wherein the program, when executed by the processor, is still further structured to automatedly generate documents containing disbursement specific information.

10 131. The system of claim 127 wherein the program, when executed by the processor, is still further structured to automatedly initiate the settlement payment to the adverse party be paid in accord with the selected disbursement option.

132. The system of claim 127 wherein the plurality of disbursement options include at least two of:

15 a non-monetary payment-in-kind;
an investment vehicle;
an insurance product; or
a lump sum payment.

133. The system of claim 127 wherein the plurality of disbursement options
20 include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;
an investment vehicle; or
an insurance product.

134. A system comprising:

an initiator indicator, settable when an entity first enters a dispute for resolution into the system to identify the entity as an initiator which, when set for the dispute, will cause a windfall adjustment calculation to be performed;

5 a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being adverse to each other with respect to a claim, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other; and

10 a proxy including an input, an output and a computer executable program, the program being structured to, when executing, accept a pair of values from adverse entities via the input and return a result indicator to the proxy based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values, the program being further structured to provide to at least one of the adverse entities, via the output when 15 the result indicator indicates that the at least one predetermined criterion is satisfied, either:

i) a normal payment amount for the claim, when the initiator indicator is not set for either the first entity or the second entity, or

ii) a windfall benefit adjusted payment amount for the claim, when the initiator indicator is set for one of the first entity or second entity,

20 the program, when executed by the processor, being further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the adverse party to be paid; and

allow the adverse party to be paid to select via the first input one from among the plurality of the disbursement options for the settlement payment.

135. The system of claim 134 wherein the program, when executed by the processor, is still further structured to ask the adverse party to be paid for disbursement
5 specific information.

136. The system of claim 134 wherein the program, when executed by the processor, is still further structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

137. The system of claim 134 wherein the program, when executed by the
10 processor, is still further structured to automatedly generate documents containing disbursement specific information.

138. The system of claim 134 wherein the program, when executed by the processor, is still further structured to automatedly initiate the settlement payment to the adverse party be paid in accord with the selected disbursement option.

15 139. The system of claim 134 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

20 a lump sum payment.

140. The system of claim 134 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or
an insurance product.

141. The system of claim 134 wherein the windfall adjusted payment amount for the pair of values is greater than the payment amount for the pair of values.

5 142. The system of claim 134 wherein the windfall adjusted payment amount for the pair of values is less than the payment amount for the pair of values.

143. A claim dispute resolution system comprising:

at least one demand submitted by a claimant for a claim and at least one corresponding offer submitted by a second entity for the claim;

10 at least one preselected criterion, agreed to by the claimant and the second entity, which will be applied, during analysis of the at least one demand and the at least one corresponding offer, to determine if there is a resolution for the claim;

a claim dispute resolution program constructed to, when executing on a programmed processor, cause an analysis of numbers in accordance with criterion and calculate claim 15 settlement payments when the criterion are satisfied; and

a programmed processor executing the claim dispute resolution program, to analyze a demand and at least a corresponding offer in a round of at least two rounds in accordance with the at least one preselected criterion and, when the at least one preselected criterion is satisfied, calculate a settlement payment of a specified value to be paid to the claimant to

20 settle the claim and set a settlement initiation indicator thereby automatically initiating a payment to the claimant, the program, when executed by the processor, being further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the claimant; and

allow the claimant to select via the first input one from among the plurality of the disbursement options for the settlement payment.

5 144. The system of claim 143 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

10 a lump sum payment.

145. The system of claim 143 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

15 an insurance product.

146. The system of claim 143 wherein the program, when executed by the processor, is still further structured to ask the claimant for disbursement specific information.

147. The system of claim 143 wherein the program, when executed by the processor, is still further structured to accept via the input a datastream from a disbursement 20 structuring entity that offers the plurality of disbursement options for the payment value.

148. The system of claim 143 wherein the program, when executed by the processor, is still further structured to automatically generate documents containing disbursement specific information.

149. The system of claim 143 wherein the program, when executed by the processor, is still further structured to automatically initiate the settlement payment to the adverse party be paid in accord with the selected disbursement option.

150. The system of claim 143 wherein the plurality of disbursement options 5 include at least two of:

- a non-monetary payment-in-kind;
- an investment vehicle;
- an insurance product; or
- a lump sum payment.

10 151. The system of claim 143 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

- a non-monetary payment-in-kind;
- an investment vehicle; or
- an insurance product.

15 152. A system for automated dispute resolution comprising:
processor means for processing demands and offers;
means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, a series of offers to settle the claim by an entity adverse 20 to the person for the claim;

settable means for indicating whether or not to perform a power round comparison;
memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim

and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to the person;

settlement means for indicating, when set, settlements of disputes and calculating

5 settlement values as a result thereof such that, when the settlement means is set for a round, the settlement means will calculate a settlement value equal to:

(a) a first amount, in accordance with a first preestablished formula, if the offer in the round is less than the demand and within a preestablished percentage of the demand in the round,

10 (b) the demand, if the offer in any round is the same as or greater than the demand, or

(c) a second amount in accordance with a second preestablished formula, if the offer is not within the preestablished condition in all rounds but the difference between a particular offer and a corresponding demand is less than a preestablished amount;

15 comparison means within the processor means, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a preestablished condition, and a power round comparison only when the settable means is set, in accordance with a power round condition, the comparison means setting the settlement means when either the preestablished condition or the power round condition is satisfied, the comparison means operating on the series of demands and series of offers until;

20 i) the settlement means is set, irrespective of whether the settable means is set,

- ii) all of the series of demands and series of offers have been exhausted and the settleable means is set, wherein the comparison means will perform a power round comparison of a power round demand with a power round offer against each other in accordance with a preestablished power round condition and set the settlement means to
 - 5 indicate a settlement if the power round condition is satisfied, or
 - iii) all of the series of demands and series of offers have been exhausted and either the settleable means is not set or the power round condition is not satisfied, wherein the comparison means will set the settleable means to indicate no settlement;
- 10 means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round;
- 15 means for communicating a settlement result to the person and the entity; if, in any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person; means for transmitting via the communication linkage notification of the settlement payment;
- 20 means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

153. The system of claim 152 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

154. The system of claim 152 further comprising means for asking the person for disbursement specific information.

155. The system of claim 152 further comprising means for automatedly generating documents containing disbursement specific information.

5 156. The system of claim 152 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement option.

157. The system of claim 152 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

10 an investment vehicle;

an insurance product; or

a lump sum payment.

158. The system of claim 152 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

15 a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

159. The system of claim 152 further comprising:

facilitator means, constrained by a plurality of rules, for prompting, in accordance
20 with the rules, at least one of the person or the entity prior to introducing one of the series of demands or series of offers into the processor means.

160. The system of claim 152 further comprising:

means for determining whether one of the person or the entity is an initiator.

161. The system of claim 160 further comprising:

means for adjusting the first amount, the demand and the second amount by a windfall differential when one of the person or the entity is the initiator.

162. The system of claim 152 further comprising:

5 means for on-line initiation of a transfer of the settlement value in accordance with a preference indicated by one of the person or the entity.

163. The system of claim 152 further comprising:

means for generating on-line a settlement document including at least some of the dispute identifying information.

10 164. A system for automated dispute resolution comprising:

processor means for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity 15 adverse to the person for the claim;

memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to

20 the person;

settlement means for indicating, when set, settlements of disputes and calculating settlement values as a result thereof;

facilitator means, constrained by a plurality of rules, for prompting, in accordance with the rules, at least one of the person or the entity prior to introducing one of the series of demands or series of offers into the processor means using non-revealing statements;

comparison means within the processor means, for receiving and comparing demands

5 and offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the settlement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round;

means for communicating a settlement result to the person and the entity;

10 if, in any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage notification of the settlement payment together;

means for transmitting via the communication linkage an offer to select from a 15 plurality of disbursement options to the person; and

means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

165. The system of claim 164 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides 20 the plurality of disbursement options for the settlement payment.

166. The system of claim 164 further comprising means for asking the person for disbursement specific information.

167. The system of claim 164 further comprising means for automatedly generating documents containing disbursement specific information.

168. The system of claim 164 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement option.

5 169. The system of claim 164 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

10 a lump sum payment.

170. The system of claim 164 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

15 an insurance product.

171. A system for automated dispute resolution comprising:

processor means for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf

20 of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

initiator means for indicating, when set, that there is an initiator of entry of the dispute into the system and for identifying the initiator;

memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to

5 the person;

settlement means for indicating, when set, settlements of disputes;

means for calculating a windfall adjusted settlement value when both the settlement means and the initiator means are set, and for calculating normal payment values when the settlement means is set and the initiator means is not set;

10 comparison means within the processor means, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the settlement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round;

15 means for communicating a settlement result to the person and the entity;

if, in any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage notification of the settlement payment;

20 means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and

means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

172. The system of claim 171 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

173. The system of claim 171 further comprising means for asking the person for 5 disbursement specific information.

174. The system of claim 171 further comprising means for automatedly generating documents containing disbursement specific information.

175. The system of claim 171 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement option.

10 176. The system of claim 171 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

15 a lump sum payment.

177. The system of claim 171 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

20 an insurance product.

178. A system for automated dispute resolution comprising:

processor means for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

5 memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to the person;

10 settlement means for indicating, when set, settlements of disputes and calculating a settlement value for the dispute when set;

 comparison means within the processor means, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the settlement means when the preestablished condition is satisfied;

15 means for automatic on-line initiation of a transfer of the settlement value from the entity to the person in accordance with a preference indicated by one of the person or the entity;

 means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any other round;

20 means for communicating a settlement result to the person and the entity;
 if, in any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage notification of the settlement payment;

means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and

5 means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

179. The system of claim 178 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

10 180. The system of claim 178 further comprising means for asking the person for disbursement specific information.

181. The system of claim 178 further comprising means for automatedly generating documents containing disbursement specific information.

182. The system of claim 178 further comprising means for automatedly initiating 15 the settlement payment to the person in accord with the selected disbursement option.

183. The system of claim 178 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

20 an insurance product; or

a lump sum payment.

184. The system of claim 178 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

- a non-monetary payment-in-kind;
- an investment vehicle; or
- an insurance product.

185. The system of claim 178 further comprising:

5 means for on-line generation of a settlement document including at least some of the dispute identifying information.

186. A method comprising steps for multi-round dispute resolution, the method comprising:

10 a first step for analyzing pairs of values in normal rounds according to a first criterion, each of the pairs of values including one value provided by a first party and another value provided by a second party adverse to the first party with respect to a claim, the values in each pair of values differing in magnitude from each other;

15 a second step for determining if the first criterion is satisfied in a round;

a third step for, when the first criterion is not satisfied, determining if a power round

15 analysis is necessary;

20 a fourth step for, when the power round analysis is necessary, analyzing a pair of values in accordance with a power round criterion;

a fifth step for, when either the first criterion is satisfied or, the first criterion is not satisfied but the power round criterion is satisfied, generating a payment to be made on the

20 claim

a sixth step for transmitting notification of the payment;

a seventh step for offering to select from a plurality of disbursement options to the adverse party to be paid; and

an eighth step for allowing the adverse party to be paid to select one from among the plurality of the disbursement options for the payment.

187. The method of claim 186 further comprising:

5 a step for accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the payment.

188. The method of claim 186 further comprising:

an step for asking the adverse party to be paid for disbursement specific information.

189. The method of claim 186 further comprising:

10 a step automatedly generating documents containing disbursement specific information.

190. The method of claim 186 further comprising:

a step for automatedly initiating the payment to the adverse party be paid in accord with the selected disbursement option.

191. The method of claim 186 wherein the plurality of disbursement options

15 include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

20 192. The method of claim 186 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

193. The method of claim 186 further comprising:

a step for constructing a claim specific facilitating message, for communication to at least one of the first and second parties, that does not reveal a value provided by the first 5 party to the second party and vice-versa.

194. The method of claim 186 further comprising:

a step for adjusting the payment to provide a windfall benefit to either the first party, when the first party is an initiator for the claim, or the second party when the second party is the initiator for the claim.

10 195. The method of claim 186 further comprising:

a step for initiating an on-line transfer of funds equal to the payment from the whichever of the first or second party is a second entity for the claim to whichever of the first or second party is a claimant for the claim.

196. The method of claim 186 further comprising:

15 a step for on-line generation of documents including an identification of the claim, whichever of the first or second party is a claimant for the claim and the payment.

197. An automated method providing for the disbursement of the value of a successful dispute resolution, comprising:

20 having a claimant transmit a specified value of a dispute resolution payment to be paid to the claimant;

transmitting an offer to select from a plurality of disbursement options to the claimant;

offering the plurality of disbursement options for the payment; and

having the first entity select one from among the plurality of the disbursement options for the dispute resolution payment.

198. The method of claim 197 wherein the method further comprises:
asking the claimant for disbursement specific information.

5 199. The method of claim 197 wherein the method further comprises:
automatedly generating documents containing disbursement specific information.

200. The method of claim 197 wherein the method further comprises:
automatedly initiating the dispute resolution payment to the claimant in accord with
the selected disbursement option.

10 201. A method of consummating an on-line disbursement of the value of a
successful dispute resolution, comprising:

having a claimant transmit a specified value of a dispute resolution payment to be
paid to the claimant;

transmitting an offer to select from a plurality of disbursement options to the
15 claimant;

offering the plurality of disbursement options for the dispute resolution payment; and
having the claimant select one from among the plurality of the disbursement options
for the dispute resolution payment.

202. The method of claim 201 wherein the method further comprises:
20 asking the claimant for disbursement specific information.

203. The method of claim 201 wherein the method further comprises:
automatedly generating documents containing disbursement specific information.

204. The method of claim 201 wherein the method further comprises:

automatedly initiating the dispute resolution payment to the claimant in accord with the selected disbursement option.

205. A system comprising:

an input connectable to an on-line interface for receipt of a successful dispute

5 resolution value therefrom;

an output;

memory connected to the input and configured to receive and temporarily store values received from the input;

a processor connected to the memory; and

10 a computer executable program, the program, when executed by the processor, being structured to:

accept via the input notification of the value of the successful dispute resolution;

transmit an offer to select from a plurality of disbursement options to a

15 claimant; and

allow the claimant to select via the input one from among the plurality of the disbursement options for a dispute resolution payment.

206. The system of claim 205 wherein the program, when executed by the processor, is still further structured to ask the claimant for disbursement specific information.

207. The system of claim 205 wherein the program, when executed by the processor, is still further structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

208. The system of claim 205 wherein the program, when executed by the processor, is still further structured to automatically generate documents containing disbursement specific information.

209. The system of claim 205 wherein the program, when executed by the processor, is still further structured to automatically initiate the dispute resolution payment to the claimant in accord with the selected disbursement option.

210. A system for the disbursement of the value of a successful dispute resolution, comprising:

processor means for processing a plurality of disbursement options;
means for introducing to the processor means, via a communications linkage, information identifying a value of a successful dispute resolution;

memory means, accessible by the processor means, for storing the information identifying the value of the successful dispute resolution, and for storing a plurality of disbursement options, for use by the processor means to offer the plurality of disbursement options to a claimant;

means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the claimant; and

means for having the claimant select one from among the plurality of the disbursement options for a dispute resolution payment.

211. The system of claim 210 further comprising means for accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the dispute resolution payment.

212. The system of claim 210 further comprising means for asking the claimant for disbursement specific information.

213. The system of claim 210 further comprising means for automatedly generating documents containing disbursement specific information.

5 214. The system of claim 210 further comprising means for automatedly initiating the dispute resolution payment to the claimant in accord with the selected disbursement.

215. The system of claim 210 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

10 an investment vehicle;

an insurance product; or

a lump sum payment.

216. The system of claim 210 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

15 a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

217. A method comprising:

settling a case by processing at least one demand submitted by a claimant and

20 at least one corresponding offer submitted by a second entity for a claim in a round of at least two rounds in accordance with at least one preselected criterion agreed to by the claimant and the second entity, the at least one demand and at least one corresponding offer being different from each other;

calculating a settlement payment of a specified value to be paid to the claimant to settle the case; and

automatedly providing the settlement payment to the claimant and providing the settlement payment through at least one of:

5 i) crediting a payment card account, registered to the claimant, with the specified amount,

 ii) wherein the payment card account is at least one of a credit card, debit card, charge card, entertainment card account,

 iii) crediting an affinity program account registered to the claimant according
10 to the specified amount,

 iv) electronically initiating issuance of an insurance product for the settlement amount.